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*Subject:* Patent Application 09/920,456; Attorney Docket AUS920010503US1

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Sir:

Attached is an Amendment to the subject patent application in response to the Office Action mailed 10/27/2005.

Respectfully submitted,

Robert V. Wilder  
Reg. No. 26,352  
Attorney for Applicant

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ATTORNEY DOCKET: AUS920010503US1

PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**IN RE APPLICATION OF:**

**INVENTOR(S):** Dwip N. Banerjee  
**APPL. NUMBER:** 09/920,456  
**FILED:** 8/02/2001  
**TITLE:** Discount Processing  
System

**GROUP ART UNIT:** 3622  
**EXAMINER:** John W. Van Bramer

**Docket Number:** AUS920010503US1

I hereby certify that this correspondence is being transmitted by fax to Group Fax Number 571-273-8300, addressed to "Honorable Commissioner For Patents, PO Box 1450, Alexandria, Virginia 22313-1450", on the date set forth below.

Signed:

*Robert V. Wilder*

Name: Robert V. Wilder  
Date: January 11, 2005

Honorable Commissioner For Patents  
PO Box 1450  
Alexandria, Virginia 22313-1450

**AMENDMENT**

This Amendment is in response to an Office Action mailed 10/27/2005. The present amendment is submitted in sections, each beginning on a separate page, as follows:

Section I: AMENDMENTS TO THE ABSTRACT

Section II: AMENDMENTS TO THE CLAIMS

Section III: REMARKS